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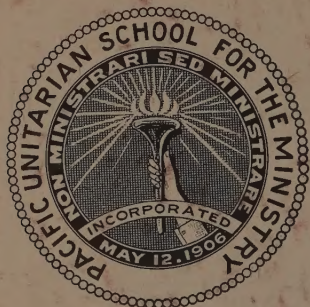
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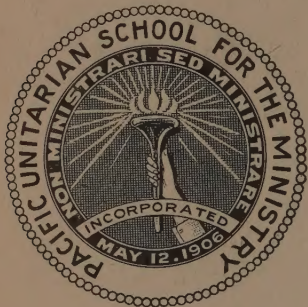
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Provident Schemes

BY THE

REV. S. HUMPHREYS GURTEEN, M. A.,

ASSOCIATE RECTOR OF ST. PAUL'S CATHEDRAL, BUFFALO.

*PUBLISHED BY THE CHARITY ORGANIZATION SOCIETY OF THE
CITY OF BUFFALO, JANUARY, 1879.*

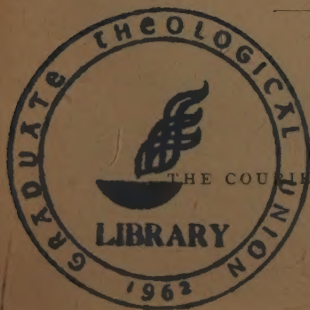
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NOTE.

THE leading questions which confront us to-day in dealing with the pauperism of our large cities are (1) How to *repress* lovingly and wisely existing imposition and beggary, and (2) How to *prevent* the rise of these evils in the future.

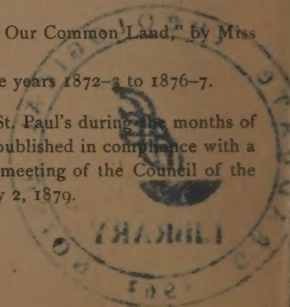
In a pamphlet entitled "Phases of Charity," published a year ago, we endeavored to show the necessity of taking immediate action with a view to the organization of our charities, and the propagation of healthier ideas, if we were ever to counteract the terrible results of our unwise alms-giving in the past.

In the present pamphlet it is our object to show how we are to direct our charity into channels which will elevate and help instead of degrading and unmaning the poor—how we may reclaim those who have already been pauperized, and prevent from pauperization those who are now on the brink of beggary.

In the preparation of these lectures, for such they are, the writer has made free use of the following works:

1. Reports and Papers on various subjects, issued by the Charity Organization Society of London.
2. "Poor Relief in various parts of Europe," from the German of A. Emminghaus.
3. "Homes of the London Poor" and "Our Common Land," by Miss Octavia Hill.
4. Reports of the Ratcliff Crèche for the years 1872-3 to 1876-7.

These lectures which were delivered at St. Paul's during the months of November and December, 1878, are now published in compliance with a resolution passed at the regular monthly meeting of the Council of the Charity Organization Society, held January 2, 1879.



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PROVIDENT SCHEMES.

I.

PAST AND PRESENT.

THERE is scarcely any one of the great problems affecting the public good which has taken as strong a hold upon the national mind of Europe, or indeed upon the minds of the more intelligent portion of our own people, as the question, "How are we to prevent the pauperization of our poor? How are we to be *loving* and yet *wise* in our charity?"

This is a question which has been discussed in almost every civilized country in the world. Statesmen, clergymen and philanthropists have approached the problem from various sides. It has been studied theoretically; it has been handled practically; it has occupied the attention of legislative bodies; it has been made the subject of platform oratory; and it has forced its way into the daily press, the reviews and the magazines. It has been experimented upon by devoted men and devoted women in the crowded city and in the secluded hamlet. In a word, it has been, for years past, one of the leading questions of the day.

Now, if we would understand what the problem really is which is thus challenging public attention, we must turn our glance for a moment to the past.

In every country of Europe, with only one or two exceptions, there have been *three* distinct and clearly-marked stages in the mode of dealing with the poor.

From the earliest times of Christianity down to the latter part of the middle ages, the care of the poor was left to the Church, and to the Church alone. Everywhere the Church led the way. She taught the duty of alms-giving as a religious duty—as an act of love to one's neighbor; and honest poverty, after the model of Nazareth, she held up as carrying with it somewhat of sanctity. True to her trust she not only set the example by helping with open hand all who needed her assistance, she moreover instilled the duty of alms-giving so effectually that the whole of Europe to this hour has never forgotten it. Nor was there, at first, any risk of thus harming the poor and degrading them to the condition of paupers. Each community, as a rule in those early days, was comparatively small, was bound together by the bonds of a common faith, and being permeated with the corporate feeling, the giver and receiver of alms were little likely to lose sight the one of the other, so that gifts were made with discernment and sympathy, and with moral benefit to both alike.

But such a state of things could not last. As the population increased, and especially as large cities began to spring into existence, the classes became more widely separated and the isolation of the poor, one of the greatest of the evils of modern society, began to creep in. But instantly the Church stood in the gap—stood between the giver and the receiver. She became forthwith the almoner of the rich, the benefactor of the poor. With one hand she

received—with the other she dispensed; and for a time she did it wisely and to the best of her power.

As years, however, rolled on, and villages grew into towns, and towns in turn gained the rank of cities; as restrictions upon migration were removed and travel increased; in a word, as the country become occupied and the towns thickly settled, the Church found herself unable to give with the discrimination of former times. Idleness, beggary and vice soon assumed alarming proportions, and the State was forced to step in, in self-defense, with measures of *repression*. This was the *second* stage in the problem: when the poor had become, in numberless instances, paupers, vagrants, confirmed beggars and their repression was made a matter of state police. During this period violent measures were often adopted. Begging was at times punished with outlawry, and even the giver of alms was subject to the same punishment. The whole object was repression, not cure; to root out if possible once and for all beggary and its attendant curses.

As a matter of course, any such attempt was utterly futile. The evil steadily increased, until finally the *third* stage was reached, when the Municipalities undertook the task, assisting the Church and the State in their duties, and doing so with more or less of skill by the machinery of municipal government.

It is impossible so much as to glance at the widely different municipal systems which have been adopted from time to time in various countries, whether simple and unique like that of Iceland, the oldest poor-law system of Europe, or intricate and highly elaborate like that of England. One thing is certain; look where we will, there is not a single system, however well considered, which is found to be work-

ing beneficially. On the contrary, the cry comes to us from all sides that the wisest municipal systems are only aggravating the evil; are helping still more to pauperize the poor, and are virtually raising up an army of paupers. Take, as an example, the following statement from a report made by some of the ablest men in Scotland on the operation of the poor law in Edinburgh in 1868:

"It makes the industrious support the idle.

"It makes no distinction between poverty resulting from misfortune and from vice.

"It diminishes industry, frugality and provident habits.

"It lessens the sympathy of the wealthier for the poorer classes.

"It destroys sympathy between the poor.

"It tends to remove working classes from the country into the town districts, and to overcrowd the latter.

"It tends to increase enormously the number and expense of the poor."

What comment is needed upon such a statement as this?

Now, in our own city we have a combination of the three stages just mentioned. The various denominations, representing the Church of the past, spend annually large sums of money upon charity, but on all hands it is admitted that but little discrimination is exercised apart from denominational tests. This we may regard as the church element. The second or repressive stage is represented by the co-operation of the police in the matter of vagrants, and in the investigation of the cases of applicants for poor-law relief; while the Overseer of the Poor, relieving, as he does, in accordance with municipal ordinance, represents the third stage. And yet in our own city, if we examine carefully the

practical workings of this composite system, we shall be forced to confess that the same evils are rife here as in Great Britain. Accordingly, following the example of the city of London, we, here in Buffalo, have now entered upon a *fourth* stage of the problem when the people, the citizens, taking the matter in hand, and seeking to co-operate with the Church, the police and the municipality, are endeavoring to show what can be done in this matter of checking the curse of indiscriminate alms-giving, by the diffusion of sound, practical views and the adoption of wise, discriminating action.

A year ago the Charity Organization Society was started in this city, and it appealed to our citizens for support in carrying its method into effect. Now, what has it accomplished? It started with the principle that charity should take no account of creed, of nationality or of politics. In theory, this principle may not have been a novel one, but practically it had been absolutely ignored. Where is the Church, for example, that in the past, aye, the very near past, did not draw a close sectarian line in the granting of relief? Where is the man who in the past did not prefer to aid one of his own nationality, though improvident and dissolute, rather than one of another nationality, although the need arose from no fault of his own? Where is the politician who did not make party the criterion of worthiness? And so the scheme was pronounced Utopian and the dream of visionaries.

Now, the Society does not suppose for a single moment that it has succeeded in one short year in breaking down *in toto* sectarian exclusiveness, or the prejudice of race, or the ties of party in this matter of charity. But what it has done

is this: it has advocated healthier ideas. It has said, virtually, "Do not give out of pity, nor simply because a man is poor, but because he is a *man*. Let your charity be humanitarian and it will be godlike."

A no less important principle which the Society has sought to inculcate is this: That alms-giving is not always synonymous with charity; that the poor man is not necessarily a *pauper*, and that in honest poverty there is nothing dishonorable! The Society holds that there is such a thing as making a pauper—a confirmed and willing beggar of an honest man; that there is such a thing as undermining his manhood, robbing him of his self-esteem, destroying his independence of character and leaving him a moral wreck without a will to work or ambition to seek it. It holds that in unwise alms-giving there is infinitely more at stake than wasting one's own money. Yes, that it is disastrous to the poor—that it is often ruin to the poor. Take the case of a poor woman, a widow; a case that is constantly coming to the notice of the benevolent. What has usually been our action in such a case? Instead of once for all considering how much she could do for her own and her children's support, and deliberately uniting our forces to relieve her of that part of the cost which she could not possibly meet, we have allowed her to come to our houses whenever she could not fulfill her engagements, and we have given her, when her story or tears moved us, a few dollars. We eased our own feelings by doing this, but what besides did we accomplish? Did we fortify *her* for the battle of life? Did we cultivate in her the habit of frugality—of deliberate arrangement as to the best expenditure of her scanty means. No! We did our best to teach her how easy it was if she got into debt to go round to one house

after another and solicit a few dollars from each, and having met the difficulty for the moment to begin involving herself in another. Now look at her a few years later. The sincere grief of the widowed mother degraded into a means of begging! The ready tears coming at call! The sacred grief paraded for every one to see in hopes that some one may alleviate it with a half dollar! The sense of a right to be helped has been fostered, the sense of her own duty has been diminished. The easily-begged money has been easily spent; the powers of endurance, the habits of industry, are gone, and grief has become her stock in trade. Perhaps she has discovered too, that professions of piety are rewarded with cash. We are shocked at her hypocrisy; we say we were only too glad to help her when she was an honest woman, and while her grief was strong and sincere, but now it is different.

And what, we ask, has made her different? What? but our own unwise alms-giving? This indiscriminate charity the Society holds to be a crime—a crime against society, a crime against good citizenship, a crime against morality. To avoid this, the Society advocated a thorough investigation by its own agents of the case of every applicant for relief; a kindly yet impartial consideration of each case by a committee of gentlemen who should seek only the applicant's good, and a firm decision by this committee as to what to give, what to withhold, so as not to pauperize the recipient.

And all this was pronounced in some quarters impossible of attainment.

But what, we ask you, has been the result of the Society's perseverance? Did the public at large share the views of these prophets of failure? Look at the facts. A year ago we said, "the first thing we must do, if so desirable an end

as organization is ever to be attained, is to bring the matter to the notice of the clergy and ministers of every form and shade of belief. We must strive to gain the co-operation of the Poor Law officials. We must endeavor to interest the officers of the various charitable institutions of the city. We must use every means to excite the sympathy of our physicians, lawyers, bankers, merchants, and other influential citizens, and try to arouse our citizens at large to a sense of the high importance of the work."

And this, to a very great extent, has been successfully accomplished.

Said the Mayor of the city in his annual message :

"The difficulties connected with the management of this branch (the Poor Department) of the city government, and the evils consequent upon a loose administration of its duties, have lately become so patent that general interest is awakened in a plan suggested by the experience of other and larger cities. A Charity Organization Society has been formed to act in connection with the Overseer of the Poor and the police, and aid in investigating the condition of the class now more or less dependent on relief from the public, in order that cases of real distress may at all times be reached, and those who are not in need of assistance may receive no further support at the hands of the city government or of charitable organizations. As the agents of this Society, the officers of the police force and the Overseer of the Poor are to inquire separately into the actual wants of such persons as appear to need assistance, the data thus obtained will be available for the guidance of both public and charitable agencies. It is clear that these three separate methods of inquiry ought to act as checks upon each other, and thus

not only prevent the idle and the vicious from becoming chronic pensioners on the industrious portion of the community, but greatly lessen the risk of favoritism in the distribution of relief." *

With regard to the charitable institutions of the city, our time will allow us to adduce but one example. Mr. Locke, President of the Free Medical and Surgical Dispensing

* The annual message of the Mayor just issued contains the following passage:

"Other causes have combined to diminish the number of persons dependent on the public for support. (N. B.—The decrease in expenditure during the year amounts to \$48,000.) * * * The principle of investigation as a pre-requisite to relief has been more fully and practically developed than in the previous year. Through it, as applied by the Overseer, the police, and the agents of the Charity Organization Society, a great saving has been effected, and *door-to-door begging has almost disappeared*. During the year it has been extended to requests for burial at the expense of the city. Medical relief is undoubtedly often the means of preserving health and preventing many from becoming burdens to the public, but the practice of granting it without due discrimination is liable to great abuse, and a system of closer examination into the cases presented might advantageously be introduced. Not a few benevolent individuals are availing themselves of the opportunity afforded by the Charity Organization Society, and through their generosity many have ceased to be dependent on the public. * * * It is a very suggestive fact, showing the importance of due investigation, that since the Society extended its operations it has found that nearly one-third of the applicants for relief are not in need of it."

It must be remarked, however, in justice to the Charity Organization Society, that the discontinuance of door-to-door begging is due to the Society *alone*; as this demoralizing habit did not cease until it had been persistently denounced by the Society; nor, indeed, until our citizens themselves began to appreciate the evils attendant upon such a practice as pointed out by the Society.

Association, in the annual report published in September last, recommends that the Association avail itself "of the agencies and machinery of the Charity Organization Society," and suggests that the Association place itself in close connection with our Society.

We may say, without exaggeration, that nearly all of the churches and charitable institutions of the city, of whatever creed or denomination, have signified in one way or another their willingness to co-operate.

Nor is this all; we said on a former occasion, "When the time shall have come that the care of the poor is a subject which every citizen (not only every Christian) feels it his duty to attend to—when the business habits of our merchants and bankers, the trained intelligence of our lawyers, the habits of command and administration of our military and civil officers, and the high qualities of our noblest citizens are all joined in the interests of the poor, in the grand aim of bettering and elevating their fellows, then, and not till then, can we hope to see the final repression of pauperism."

We ask you to mark well how the case stands to day. Look at the twenty-eight names attached to the original copy of our Constitution; examine the list of names of those who form the Council of the Society, and who, month by month during the past year, have directed its affairs, giving their time, their influence, their business or professional experience to the work; read the names of those forming our District Committees, and with whom it will rest to meet constantly to decide upon cases; glance at the roll of members, and we ask have not our citizens nobly responded to the call?

The work has been begun in earnest. It now remains

with the people at large to make it a success. If our citizens prefer the immoral habits of past years, if they prefer to give "asking no questions," if they prefer to unman their fellows, the labors of the Society will be in vain; but if, rising to their responsibilities as men and women, they perform their part in this work, the time will come when the poor themselves will own that charity need not be less kind because it is wise.

It was not to be expected that the Society could carry out a scheme such as this, involving as it does a virtual confession that our past methods have been wrong and injurious; involving too a complete abandonment of indiscriminate alms-giving, without meeting with some honest opposition to say nothing of persistent mistakes and misconceptions.

The only serious objection, however, which has been made to the society's plan is on the score of *expense*. If all of the eight District offices were in operation, the Society would require about \$6,000 annually to carry on its work. At present, only four of the eight offices have been opened, and the expenditure has been correspondingly reduced. But take the larger figures, and what but some strange misconception or invincible prejudice could grudge even this sum for the work which the Society proposes to do. Let it be borne in mind that we are now looking at the subject only as a matter of dollars and cents. Still, on this lower basis, what is the object of the Society? It is its avowed purpose to aid in the economical administration of the Alms Fund of the city, and to economize the large amount of money yearly given for charitable purposes; and this fund is so great and its waste so mischievous that no single object can well be imagined more worthy of the care of a well-organ-

ized body, comprising some of the ablest and most charitable members of the community, than the protection of this alms fund from waste and the alms-givers from deception. A society which did nothing more than this, would add thousands of dollars annually to the disposable Charity Fund—to the means available for the relief of the poor. Consider for a moment the extent of this waste. There is the waste entailed upon hospitals, dispensaries and asylums, through the deceptions practiced by applicants; there is the waste due to the want of co-operation between all classes of the community; there is the enormous and guilty waste of street alms-giving—a loss to true charity greater than most of us would imagine; there is the waste of money given to the undeserving; the waste of temporary relief given, where permanent relief is required; the waste of doles of money and food and clothing which only pauperize and demoralize the receiver, when a sufficient sum given or lent might raise to independence; yes, and there is the waste arising from private charity dealing with cases which properly belong to the Overseer of the Poor. With all these causes of waste it is the special function of this Society to deal. Surely, then, if it were merely a balancing of accounts, the Charity Organization Society which strives to reform these abuses would be entitled to public confidence—public support.

But let us look a little deeper than this. Those who are able to understand little beyond a ledger account know that any man who is prevented from falling out of the ranks of the self-supporting, or who is raised into the ranks, represents just so much wealth to the city and country. Can we afford to lose this? Or, viewed socially and morally, if the Society can perform here what it has performed in London; if it

can transform filthy tenements into cleanly homes; if it can bring the rich and the poor nearer together, to know one another as *friends*; if it can induce among the very lowest of our poor, ideas and habits of thrift and providence, what is the expenditure required by the Society in comparison with the attainment of such ends as these?

It has also been urged that the Society will check private benevolence—will steel men's hearts against the poor, and will eradicate pauperism only by starving the needy to death. We are almost ashamed to speak of such an objection, and yet it has been seriously urged against the Society by some who are not wanting in intelligence. Check benevolence? God forbid! If this were the tendency of the Society it would deserve to be anathematized by every true man. It is not benevolence that the Society would check, but only unwise methods of exercising it. On the contrary, the Society encourages the largest-hearted benevolence, but says, in effect, "See to it that your benevolence is worthy of the name; see to it that it produces good and not harm." We grant that "saving" is an object of the Society, but only the saving of the *waste* and nothing more. All that it advocates is a change of *method* in charity, not the crushing out of benevolence. Charity may change its form with the age as new social conditions arise, but it is still charity. The love of a St. Francis, the love of a Howard, the love of a Florence Nightingale, the burning love of those who have lived for their fellows, is the same though the method varies; all forms of charity may pass or change, but charity itself "never faileth." Check benevolence? This is impossible while man is loyal to his humanity. But benevolence to be real must be benificent, and rest assured that benevolence is

healthiest and most vigorous when it expresses itself not in glittering platitudes, but in strong and wise acts.

Some few months ago we were invited to be present at the banquet given to the Catholic Young Men's Association, and were asked to speak on the subject of "Christian Charity." We accepted the invitation with pleasure but for prudential reasons refrained from speaking. The stanza, however, which was placed in our hands as the keynote of the toast, showed how fully our brethren of the Church of Rome had caught the spirit of our Society.

"Still to a stricken brother true,
Whatever clime hath nurtured him,
He stooped to heal the wounded Jew,
The worshipper of Gerizim."

Yes, the worshipper of Gerizim is our model. The poor Israelite lay wounded by thieves; the Samaritan, forgetful of his difference of creed, of race, of state policy—differences great or slight—took the personal trouble of *examining the wound and dealing with it accordingly*. No better definition than this could be given of the work of the Charity Organization Society.

Look abroad over our own city, over every large city of the country, and is there not a "wound" (and oh! how deep and ghastly) visible on every hand. There is the wound of idleness and improvidence—the indisposition to do manfully our appointed task in life, and leading by a direct path to poverty, destitution and want. There is the wound of drunkenness and intemperance of every kind, which is eating away the physical strength, the intellectual strength and the power of will of the working classes, and leading to poverty and death. There is the wound of filth and beggary destroying

self-esteem and holy pride of character. There is the wound of vice and crime not confined to dissolute manhood, but tainting the arab class, the boys who frequent the doors of our theatres and the corners of our streets. And at once the question arises, can all these wounds be reached?—be cured? We answer unhesitatingly they *can*, but the task is indeed a difficult one.

It is not to be accomplished by pulpit or platform oratory. It is not to be accomplished by the distribution of tracts and pledges. It is not to be accomplished by street preaching or the occasional visit of clergy or city missionary. These may all, perhaps, be well in their way as auxiliaries, although we feel bound to doubt it. Rest assured it is a work which has to be begun by landlords, not by the Church—by our business and professional men, not by missionaries—by the constant care of noble-hearted women of the wealthier class, not by prayer meetings and Bible classes.

What we mean by all this we shall explain in subsequent lectures in dealing with the *provident* side of the Society's work—a side which, as yet, we have not explained.

Meantime we ask you to aid the Society in its present operations to the utmost of your power. Be patient if at first it does not work as smoothly and efficiently as you might desire, remembering that the scheme is a large one—remembering too that the committees and charity agents, as yet, are new to the work, and thus doing, doubtless the blessing of God will rest upon our labors, and the Charity Organization Society become an established institution, a source of good to the city.

II.

THE DWELLINGS OF THE POOR.

Any person who has wandered at his leisure through any one of the large and overcrowded cities of England, or who has travelled through the less frequented and quiet villages which lie thickly scattered over the country, must have been struck with the great number of the almshouses of England and at times with the extreme beauty of their surroundings. In the very heart of many a large city and surrounded by high buildings blackened with smoke may be seen a square plot of ground, flanked on three sides by rows of picturesque cottages with a small Norman or Gothic church standing in the midst; the rectangular space in front forming a garden for the recreation of the inmates of the cottages, while the verdure, the flowers and the peaceful quiet of the spot contrast strangely with the gloom and the bustle characteristic of all around. In the villages where space is not so valuable, the grounds around the cottages are often larger and still more beautiful, looking like miniature parks and laid out with all the skill of the landscape gardener. If you were to enter one of the humble dwellings in one of these inclosures, you would see a small and unpretentious though scrupulously tidy parlor, and perhaps an aged man and his wife whiling away the time in reading, knitting or what not, and spending in peaceful quiet the last few years of life—perhaps you would find the chaplain there listening to the tale of their sorrows and their joys, for by the last will and testament of the founder their religious wants have been provided for no less than their temporal. Here, and in many

such a spot in England, the aged poor spend their declining years, when too feeble to work, and after the fatigues of a long and honest life. These are the *almshouses* of England—true homes, coveted by the poor as the prize for honest character long maintained. This almshouse system of England is the relic of what we have called the first stage in the problem of how to deal with the poor, when the Church prompted the benevolent to build and endow dwellings for the worthy indigent when too old to labor.

In strong contrast with these and similar quiet retreats and charitable asylums stand the workhouses of England—the creation of the poor-law system of more modern times, the outgrowth of the repressive and municipal stages of the problem when either the State or the municipality, or both, united their forces with that of the Church to check the growth of pauperism. And what a contrast it is! The very surroundings of the workhouse, how cold and joyless! No attempt is made here to reach the heart through its nobler avenues of sympathy, and beauty, and undying hope; all is hard, and cold, and formal. Enter one of these workhouses and what do we see? Relief offered to the honest and vicious alike! On one hand you see the hardened beggar, now too old to make his living by lies and imposition; on the other, the aged tradesman, the victim of some clever swindle, now penniless and friendless. It is a place in which the “home” idea is unknown, the institution paramount; and where all works in accordance with the strict letter of law—and the caprice of the official; a place hated and shunned by the honest poor and sought only as the final resort when starvation stares them in the face—a place hated and shunned even by the vicious, though on widely

different grounds, and entered by them only when every device of dishonest ingenuity has failed them.

Let us now pause for a moment and see what was the condition of the poor, so far as the subject of dwellings is concerned, at the dawn of the fourth stage in the problem, when the people, the public-hearted citizens of England, took the matter in hand. Whether in the village or the city, the privileges of the almshouse, though based on the sound principle of a regard to past character, yet offered a retreat only to the aged and infirm. And rightly so. They were not intended by their founders for the able-bodied, even though unfortunate; still less for the shiftless and the drones of humanity. These were left, so far as the almshouse is concerned, to work and by honest toil to pay for cottage or tenement, as the case might be. Nor was the case very far different with regard to the workhouse. Although here no discrimination of character was instituted, still, as the word workhouse implies, labor was in every case demanded from the able-bodied as a *sine qua non* in return for the food and shelter received—thus virtually closing the doors against the idle, and leaving all who were not entitled to public relief to find shelter as best they could. And here again we are bound to acknowledge that, so far as regards the State or municipality, no other course was open. It left, and had to leave, the great masses of the poor to find, and private enterprise to supply, the house shelter required.

Now, how was this supplied? Forty years ago in England the rapid growth of the population, especially in the cities, had far outstripped anything like adequate accommodation. As the working and still lower classes poured into the towns, they were forced to pay, by the stern law of sup-

ply and demand, a far higher price for a comfortable dwelling than their means allowed or than the dwelling was worth intrinsically. Gradually, but steadily, as time wore on, the poor were forced from the cottage into the tenement, and from the tenement into the single room, till, in the end, the struggling poor especially, became huddled together (think of it) in condemned houses—in plague-breeding neighborhoods—in dark alleys and in filthy dens. And what was the natural consequence? What?—but a steady and sure demoralization of the people?—the children condemned by their surroundings to an early death, or, still worse, to sickly and wretched lives; the few who were strong and robust doomed to grow up in an atmosphere where delicacy was impossible; the parents robbed of all family privacy, and, as the result of all this, vice and crime fostered and generated by the inexorable laws of life, physical and moral. Such was the state of things in the very near past.

The first attempt of a more public character to check this terrible downward movement, fatal to all classes of the nation alike, was made in 1841. It was then that the "Metropolitan Association for Improving the Dwellings of the Industrial Classes" was formed, though it did not obtain the royal charter till four years later. It started on the *commercial* principle, as it has been called, *i. e.*, that the tenant should have a healthy and comfortable dwelling for his rent, and the landlord a fair return for his capital. It was not proposed to pauperize the tenant and impoverish the landlord by letting the rooms at a mere nominal rent. It simply aimed at rendering to each what each had a right to demand. It is needless to say that the venture was a success. In 1873, or thirty-two years after its formation, this

Company had 800 tenements at its command, representing 2,300 rooms, which were occupied by 796 families, and which paid four and one-half per cent. dividend on the entire capital invested.

We have not time so much as to name the other and larger companies which have since been started, but some idea of the extent of the work which has been accomplished during the past thirty years may be formed from the fact that when the "Report on the Dwellings of the Poor" was issued by the Charity Organization Society of London five years ago, the capital invested in dwellings for the industrial classes of the city, amounted to very nearly £1,000,000 sterling, the total number of families accommodated amounted to 5,216, the tenements averaged two and one-half rooms per family, and the average annual dividend amounted to four per cent.

The meaning of this put into plain words is instructive. It means that in London, where property is extremely valuable and taxes high, buildings can be put up, furnished with every improvement that sanitary science can suggest or morality require, large enough to give each tenant on an average two and a half rooms, at a low weekly rental; and yet that an average annual dividend of 4 per cent. could be paid the shareholders. This, in a country where the government pays only 3 per cent. and the best of land brings little if any more.

It might seem then at first sight that in London nothing further could be desired towards bettering the condition of the dwellings of the poor than to let the work thus ably begun, thus energetically carried out, take its course, waiting patiently until the time shall have come when sufficient

capital has been subscribed to furnish the poor at large with all the dwellings necessary.

But have these Dwellings' Associations fully met the wants of the poor?

These schemes, though based on sound financial principles and tending in no slight degree to better the condition of the working people physically and morally, nevertheless, were not found to reach a numerous class which is to be met with in every large city.

The dwellings of which we have been speaking were built for the mechanic, the artizan and well-to-do laborer, the comparatively tidy and cleanly of whatever occupation—for those who though they had been previously compelled to live in an immoral atmosphere and with filthy surroundings, were not wedded to immorality and filth, but, on the contrary, were only too glad of the opportunity to escape into better and cleaner dwellings when such were provided. It was for such that the Dwellings' Associations erected their buildings. They took no notice of that large class which forms a lower stratum in the social formation—a class which if transplanted to healthy and commodious houses would only pollute and disfigure them—a class which cannot be reached except by the reformatory agency of warm and loving hearts—a class consisting of men and women who from long habit prefer the dark, dank, noisome and putrid atmosphere of the blind alley or deserted street rather than the bright sun and pure air and healthy life of the bright tenement in the busy thoroughfare.

Yes, there is a class of human beings in every great city larger than we are apt to imagine, which is tinged with vice, tainted with crime and shading off from those who are self-

supporting (and only just self-supporting) down to, but not including the vagrant, who has no settled dwelling—a class comprising people who are ever oscillating between scanty food and starvation, ever feeding the prisons, the reformatories, the lunatic asylums, and the potters' fields of our cities.

This class, we say, none of the associations for improving the dwellings of the poor, had reached or could reach.

It was in the year 1864 that Octavia Hill began a work among this class which is perhaps unique in the history of the management of the poor. She resolved, if possible, to better this lower stratum of humanity in the city of London. She had studied the problem out in a practical way and had come to the conclusion that the spiritual elevation of this large class depended to a very considerable extent on sanitary reform, and that sanitary improvement itself would depend upon enlisting the loving zeal of devoted women who should toil to free these people from forced communication with degraded fellow-lodgers and from the heavy incubus of accumulated dirt; that so the never-dying hope, characteristic of the poor, might be free to spring forth, and with it such energy as might help them to help themselves.

But where was she to look for the pecuniary aid which was a prerequisite for the success of the scheme. Who in his senses would invest capital in the purchase of condemned houses? Who would care to have on his rent-roll tenants such as these? Who could be found with so little worldly wisdom as to risk his money in the visionary scheme of an enthusiast? For, be it remembered, it was one part of the plan of this devoted woman to free the class which she designed to help from the tyranny and pernicious influence of

a low class of landlords and landladies, from middlemen and rent collectors, to induce people of wealth to purchase the property and allow her to control it.

Where was she to look for such assistance? There is a gentleman in England whose works on art are as justly celebrated here as they are on the other side of the Atlantic. We refer to Mr. Ruskin, a man whose philanthropic labors and self-sacrifice, though but little known to the world at large, will doubtless outlive his fame even as an art critic. It was Mr. Ruskin who enabled Octavia Hill to carry into effect her cherished scheme. "He at once came forward," she writes, "with all the money necessary and took the whole risk of the undertaking upon himself. He showed me, however, that it would be far more useful if it could be made to pay; that the working-man ought to be able to pay for his own house."

This first experiment we shall pass by, as we wish to speak more fully of Miss Hill's second experiment in Barrett's Court, since we had an opportunity during the past summer of examining very carefully the practical workings of Miss Hill's system after more than eight years' trial of the plan. Before passing on, however, we may say, in order to avoid misunderstanding, that this first experiment was thoroughly successful, successful financially as well as socially and morally.

Now in speaking of her second experiment, we prefer to let Miss Hill describe in her own words Barrett's Court, as it was in 1869. "Its outward appearance," she writes, "would not have led a casual observer to guess its real character. It is not far from Cavendish Square, and daily in the season, scores of carriages pass the end of it. Should

such look down it, they would little divine its inner life. Seen from the outside and in the day-time it is a quiet-looking place. * * It has no roadway, but is nicely enough paved and old furniture stands out for sale on the pavement in front of the few shops. But if any one had entered these houses with me two years ago (*i. e.*, when she took possession) he would have seen enough to surprise and horrify him. In many of the houses the dust bins were utterly unapproachable, and cabbage leaves, stale fish, and every sort of dirt were lying in the passage and on the stairs; in some the back kitchen had been used as a dust bin, but had not been emptied for years, and the dust filtered through into the front kitchens, which were the sole living and sleeping-rooms of some families; in some the kitchen stairs were many inches thick with dirt, which was so hardened that a shovel had to be used to get it off; in some there was hardly any water to be had; the wood was eaten away and broken away; windows were smashed, and the rain was coming through the roofs. At night it was still worse; and during the first winter I had to collect the rents, chiefly then, as the inhabitants, being chiefly costermongers, were out nearly all day, and they were afraid to entrust their rent to their neighbors. It was then that I saw the houses in their most dreadful aspect. I well remember wet, foggy, Monday nights, when I turned down the dingy court, past the brilliantly-lighted public house at the corner, past the old furniture outside the shops, and dived into the dark, yawning passage ways. The front doors stood open day and night, and as I felt my way down the kitchen stairs, broken and rounded by the hardened mud upon them, the foul smells which the heavy, foggy air would not allow to rise, met me as I descended, and the plaster

rattled down with a hollow sound as I groped along. It was truly appalling to think that there were human beings who lived habitually in such an atmosphere, with such surroundings. Sometimes I had to open the kitchen door myself after knocking several times in vain, when a woman, quite drunk, would be lying on the floor on some black mass, which served as a bed; sometimes in answer to my knocks a half-drunken man would swear and thrust the rent money out to me through a chink of the door, placing his foot against it so as to prevent it from opening wide enough to admit me. Always it would be shut again without a light being offered to guide me up the pitch dark stairs. Such was the court in the winter of 1869. Truly, a wild, lawless, desolate little kingdom to come to rule over."

It must not be imagined for a single moment that Miss Hill was unaware at first of the character of the court. "Its reputation," she writes, "had long been familiar to me, for when unruly and hopeless tenants were sent away from other houses in the district, I had often heard that they had gone to 'that' court—the tone in which it was said implying that now they had sunk to the lowest depths of degradation. A lawyer friend on learning that it was proposed to buy houses there, said, 'That court! why that is the place one is always noticing in the police report for its rows.'"

At the very start there was much that was discouraging; the better class of people even in the court itself thinking that any permanent improvement was hopeless.

"When one of the tenants of the shops," she says, "saw that we were sending workmen into the empty rooms, he said considerably, 'I'll tell you what it is, Miss, it'll cost you a lot o' money to repair them places, and it's no good, the

place is good enough for such cattle as them there.' "But," she adds, "we were not to be deterred." If any further illustration were needed of the character of the residents during the first year of her work, surely this will suffice.

"Their habits," says Miss Hill, "were so degraded that we had to work a change in these before they would make any proper use of the improved surroundings we were prepared to give them. We had locks torn off, windows broken, drains stopped, dust-bins misused in every possible manner, even pipes broken and water taps wrenched away. This was sometimes the result of carelessness, and deeply-rooted habits of dirt and untidiness; sometimes the damage was wilful."

Such then was Barrett's Court in 1868, such the work to be done; well might Miss Hill call it a "lawless little kingdom."

Now the question of chief importance to us is, what degree of success has attended this experiment? It is now an established fact that so far as the better portion of the working classes is concerned, they are only too ready to exchange dirt for cleanliness: and, moreover, it is proved beyond dispute that capital invested in dwellings for the poor pays the landlord as high a rate of interest as any other house property. In our new and fast growing American cities, however, with their high rate of taxation, it is not an easy matter to induce men of capital, even though charitably disposed, to undertake the building of improved tenements for the poor.

It is here that Miss Hill's plan strikes us as being of deepest interest to us and all American cities. The basis of her plan was not to pull down the old houses at once and build

better, but to improve what already existed, and to do even this only as fast as the habits of the occupants improved. The first question, therefore, which suggested itself to the mind as we stood in Barrett's Court last summer was this: Have the habits of the tenants been improved? And do the houses themselves give evidence of such improvement?

It is no exaggeration to say that the change which has been effected in this court in eight short years is simply marvellous. We were introduced to one woman in that court who had lived there for forty years, who eight years ago was one of the most "lawless" of this unruly kingdom, but who to-day, with all her roughness and ignorance, is living an honest, respectable life—all that is noble in her nature having been developed by kindness and sympathy. As we stood chatting with that woman, we could not but feel that it is a false creed which teaches that the poor, aye, the degraded poor, are too far gone ever to be reclaimed. Nor was this an isolated case. If time permitted we could adduce a large number of similar cases. Still, it is not to be imagined that in this court there is not even now much to be done. But what we do say is this: that the social and moral atmosphere of the court has been entirely changed, and many real and tangible reforms effected. It no longer figures conspicuously in the police reports; it is no longer noted for its rows; the tenants no longer thrust rent-book and money through the half-open door, leaving the lady collector to grope her way up the pitch-dark stairs. No! wherever we went (and we visited a large number of tenements, for it was rent day) we saw only respect and esteem even on the part of the desperately poor, and a kind welcome to the lady collector, with now and again the remark,

"Won't you and the gentleman come in, Miss, and sit down for a bit?"

But now let us turn to the houses. Eight of these houses of which Miss Hill has control have stood in that court for years past—dark, dingy, decayed buildings, which a stranger would scarcely dare to enter. Passing in through the narrow passage and up the narrow, rickety staircase, it did not require a very vivid imagination to recall the filthy surroundings and the rent-collecting scenes of an earlier day. But even in these forlorn-looking dwellings it was evident that the laws of health were no longer set at defiance. Passage and stairs, though innocent of paint, were scrupulously clean; the walls had been distempered; the passage windows were in good repair and open to allow of ventilation; there was everywhere a full supply of water, and everything that the houses admitted of had been done to make them fit for human habitation.

Nor was this all. On entering the dwelling-rooms it could be seen at a glance that the occupants, though extremely poor, were fully alive to the kindness of the rule which was over them. In the large majority of these tenements there was every evidence of cleanliness and thrift, aye, and of pride in the "home" surroundings—a grand point thus to have gained.

Besides all this, during the past two years, such was the improvement in the habits of many of those people, that a number of the old houses had been pulled down and two large and commodious tenement houses had been erected, one called "St. Christopher's Buildings," the other "New Buildings." These buildings have gas and water and ash-flues on every floor—the rooms are papered and grained,

and separate domestic conveniences are provided for each family. In the basement is a spacious laundry, which the tenants are allowed to use in regular turn, and, subject to certain regulations, the children's play-ground is used as a yard for drying—no washing or drying being allowed to be done in the dwelling-rooms.

To these buildings, when finished, the better class of tenants were transferred, and from our own observation we can say that these people had learned to prize the home comforts which were thus placed at their disposal. One tenement, on the upper floor of all, the balcony of which overlooked the private tennis ground of a mansion close by, was a perfect arbor of plants and flowers, showing that ideas of beauty and loveliness had won their way even into Barrett's Court. Miss Hill has proved once and for all that it is possible to elevate socially and morally those who hitherto had been left to sink from degradation to degradation, till at length they became the very curse of the nation.

But one question remains. Can Miss Hill's work be reduced to principles easy of application in every large city, or is it a creation destined to die with her whose deep love originated it? We do not hesitate to say that it is as applicable to our own and to every large city of our country as it is to London.

As Miss Hill herself tells us, the principles of government and plans of action which have been carried on so successfully in Barrett's Court were not simply *thought* out in the study, but *worked* out in the course of practical dealings with the very poor.

"On what principles was I to rule these people!" she

exclaims. "On the same that I had already tried, and tried with success, in other places, and which I may sum up as the two following: Firstly, to demand a strict fulfilment of their duties to me, the chief of which would be the punctual payment of rent; and, secondly, to endeavor to be so unfailingly just and patient that they should learn to trust the rule that was over them."

In another passage, she says:

"To sum up, my endeavors in ruling these people have been to maintain perfect strictness in our business relations, perfect respectfulness in our personal relations."

"But," she adds, "though I am able thus to formulate these principles, I want it understood that they are essentially living, that they are not mere dead rules, but principles the application of which is varying from day to day."

It was our intention to have brought to your notice some of the dark places of our own city—some which we have seen, and which the Police can tell you are no better than was Barrett's Court, Cavendish Square, in 1869. This we must omit. There are places in this city, foul and pestilential, where the moral atmosphere is as vile as the physical—dwellings where the extremely poor, sunk in degradation and polluted with vice, huddle in multitudes and no one cares for them, no one attempts to raise them. It is a region where the clergy have no control, and where the various religious agencies of the city have no power. If these people, our fellow-beings, are ever to be reached, rest assured, it must be done through the firm though loving government of heroic women, willing, like the devoted band in Barrett's Court, to face every discouragement and give their time to the personal supervision of the work. It will

be necessary to obtain the control of the property; it will be necessary to see that the rents are punctually paid; it will be necessary to see that the gradual improvement of tenement and people shall progress with equal pace; it will be necessary that mutual trust, and respect and sympathy shall be fostered. In a word, that these people shall feel that they are *known*, and trusted and cared for, and no longer shunned as outcasts by their more fortunate fellow-citizens.

It is a gigantic task, but what one courageous woman has accomplished others may accomplish if only they will make the sacrifice. It is a grand, a noble work which demands at first, and, so far as this city is concerned, not so much the labor of the clergy as the loving care of the practical, philanthropic women of Buffalo.

III.

THE CRÈCHE.

It is a remarkable fact that throughout the whole range of the poetry of ancient Greece and Rome there is hardly a touch of that deep love for childhood, and that tender reminiscence of the poet's own early years, which is so marked a characteristic of Christian poetry.

To so great an extent has "childhood's dream" tinged the inspirations of the Christian bard, that, in the literature of our own language—to mention no other—the "child" is celebrated as an object of almost reverential care, and Christianity is depicted as throwing around the little ones its

mighty arms, protecting them with its broad shield of love, and surrounding them with a halo essentially its own.

And all this is in perfect harmony with the genius of Christianity. The religion of the Christ does, as a matter of fact, teach that there is something exceptionally blessed and grand and god-like in childhood. Yes, and the manger of Bethlehem, even to those who regard it only as a beautiful myth, is still allowed to be a deep, wide world-lesson of the dignity of childhood—a lesson which mankind had forgotten, and of which they needed to be reminded.

But the lyrics of the Christian poet are based upon something more than an ideally beautiful theory. They reflect a grand fact. To appreciate the practical outgrowth of the divine *imprimatur* which Christianity has stamped upon childhood, we must mentally grasp at a glance the child-charities, scattered as they are all over Christendom—the infant wards in our hospitals—the orphan asylums—the hospitals for sick children—the schools of every kind, secular and religious—the foundling asylums and institutions almost without number which minister to the welfare of those who are just starting on the perilous voyage of life.

Now, as we dwell with emotions of deepest pleasure on the brilliant imaginings of the poet, or gaze with feelings of pride upon the grand schemes for the welfare of the children already in operation, schemes which have been started now by the church, now by the State, or now by private benevolence, are we not apt to think that practically, at the present day everything is being done in this direction which either an enlightened civilization or a positive Christianity can suggest? Are we not prone to rest satisfied with what has already been accomplished, imagining that every form of ill

to which the child is heir has been provided against? But is this the fact? Are there not constantly new forms of evil arising which philanthropy must meet? What was it that the genial, kind-hearted Hood meant, when writing within sight of the countless spires and domes of church and asylum—in sight of the thousand charities of London, he exclaimed:

“Oh, the rarity of Christian charity
Under the sun!”

Rarity of Christian charity? Yes, true charity is indeed rare; the charity which is ever on the watch to do good, ever on the watch to avoid harm: and the poet in this stanza struck a mighty truth. The charity which follows leisurely in the beaten track, this is not rare; but the charity which demands activity of brain and personal effort is wonderfully rare; and yet what but a love which is quick to catch each new development of misery as it arises in the march of civilization—evils which follow material progress as the shadow follows the substance, what but this is worthy of the name of charity?

The question which we propose to bring before you in this lecture is a most important one. It has to do with the extremely young children of the poorer portion of the working classes—a phase of charity which in this country has, as yet, met with little attention.

In our last lecture we spoke of a class of people to be found in every large city, but seldom if ever reached by any of the religious agencies of the land; people who live huddled together in vile tenements and overcrowded dwellings and who have been allowed through the guilty negligence of their fellow-townsmen to float down the stream

and through the floodgates of sanitary neglect and to land at last in physical, moral, aye, and spiritual degradation.

This is a fact which it is impossible to deny. But the evil does not end even here. These human beings who are not only poor but ignorant, and often immoral are year by year adding to the population *hundreds of children* to share their degradation; and in numberless cases to sink to still lower depths and become criminals—and this is a terrible thought.

“There never can be,” says Mr. Brace in a recent report of the New York Children’s Aid Society, “a healthy and moral condition of the poor, while tenement-house life continues as it is. Families cannot be crowded by the score into a single house with the young exposed to every bad influence, health sapped by foul air and unventilated rooms, privacy and family life destroyed, delicacy almost made impossible—without the *children* growing up naturally as vagrants, beggars and outcasts. The crop of criminal children springs, as a matter of course, from the rank soil of the tenement house.”

This is but the echo of the oft iterated experience of every large city of Christendom.

If any further testimony were required to discover in its true light the heart-sickening condition of the little ones in the neighborhoods of which we are speaking, study the tables of mortality of any large city and note the death-rate among the children. In London over 40 per cent. of the children die under five years of age. In New York the rate is still higher, and 50 per cent. at least are annually carried off, in our own city; while the death-rate of infants under one year of age in our large cities is on an average 325 out

of every 1,000. This, as any medical man can testify, is entirely out of all proportion to the number of deaths among children of the same age living under more favorable conditions.

Now, how are we to account for this high death-rate among the little ones? Of course, the terrible sanitary neglect of the "home" surroundings has much to do with this. But let us look a little more closely into the matter. Take London for example. The extremely poor, though living in such places as we described in our last lecture, are not necessarily paupers. They are mostly the very, very poor who are striving to get their living and to be self-supporting. But in the large majority of such cases the man is not the only bread-winner. The wife also has to work so as to shut out starvation and beggary. What then in the past (and not so very long ago) was a woman to do with her children during the day while she was busy at work adding to the scant daily income?

Three courses were open to her. She could either lock the children up in the wretched tenement without fire even in the coldest weather for fear of danger, and with food just sufficient to sustain life; or she might let them run wild in the streets, the larger children being kept from school to take the charge, such as it was, of the smaller ones; or finally she might place them in charge of a third person, one of a class of women who made a living by taking care of the little ones while the mothers were away from home.

It is needless to point out to any parent the terrible evils to both body and soul attendant upon the first two courses. It was the third plan however which, though adopted by many a provident and careful mother, led to the most dis-

astrous result. The system of "minding," as it was technically called when a woman took charge of infants for hire, soon grew into a terrible curse. At first the proprietors of these private day nurseries seem, as a class, to have given the children all the care that their slim knowledge of infantile life allowed of; but as time wore on, as the duty became a burden, and the annoyance oppressive, these professional minders adopted little by little a system at once cruel and criminal. To save trouble to themselves and at times to alleviate pain or induce sleep the practice of "drugging" was adopted, and the littles ones, thus gradually robbed of their strength to fight their tiny battle for life, soon faded, declined, and ultimately died.

Nor did the evil end here.

The system of drugging, or "soothing" as it was familiarly termed, soon developed into something more criminal still.

"Baby-farming," as the infamous practice was styled, was the direct outgrowth of the minding or drugging system. If the law took no notice of the death of an infant who had been slowly murdered by drugs administered under the names of "syrups" and anodynes, what was to prevent a still more rapid taking off by other means?

In England it was proved, not long ago, that in one of these establishments (and it was only one of a large number) the vilest of spirits were systematically administered to children and infants so as to keep them in a constant stupor, and that one of the number more precocious than the rest was placed in charge of a detachment of infants and instructed to give the stated dose at certain hours and enforce obedience in case of refusal.

In France matters went to even greater lengths of fiendishness, before the authorities stepped in to put a stop to this infamous sacrifice of tender life.

Now, the question which instantly arises in the mind of the philanthropist is, what was done by the Christian men and women of these countries to check so terrible an evil and put a stop to so diabolical a system?

In every Roman Catholic country of Europe and also in this country the grand fact which the Church celebrates at Christmas, the birth of the Incarnate One, is represented to the eye in a very picturesque and oftentimes attractive form. In most of the churches the shrine of the Blessed Virgin Mary is fitted up with evergreens and all that the learning and taste of those in charge can devise to bring vividly before the senses the rock-hewn manger of Bethlehem; the birth of the infant Saviour and other gospel incidents.

Over a quarter of a century ago, while a holy woman, Madame Marbeau, was kneeling before one of those shrines in one of the churches of Paris thinking of "la sainte crèche"—the holy manger—and thinking doubtless of the myriads of infants in the wide world who were uncared for, aye worse still, who were being cruelly murdered, this holy woman, inspired by the scene before her, resolved to found a *crèche*—a public cradle where everything should be done for the health and comfort and well-being of the little outcasts who hitherto had been left either to cry themselves to sleep in the deserted tenement, or to wander in the streets, or to be cared for by the cruel mercies of minders and baby farmers.

Resolute in her purpose, this devoted woman commenced her baby mission which, from the start, was a grand success,

and before long crèches or public nurseries or cradle schools became recognized in France as highly important institutions.

It is to France then and to Roman Catholicism that the honor is due of having originated one of the most beneficent of modern charities. This tribute is due and let us pay it ungrudgingly.

But Madame Marbeau's work was not destined to take root in France alone. No; she had caught the spirit of a true charity. She saw the rarity of Christian charity under the sun, at least in this direction, and what she was the first to see and start, others were not slow to follow and imitate.

In Belgium and elsewhere the Parisian model was followed, and in Brussels especially, the crèche idea went directly to the public heart and met with full support.

Though the crèche system flourished and rescued thousands of infants from degradation or death just across the water, yet England, ever slow to move in works of mercy, however good, if they have any perfume of Roman Catholicism about them, left the poor mothers of the country, for years and years, to do the best they might, and this, though the French crèche was no longer an experiment, but an acknowledged success.

It is true that a few day-nurseries had been established in England before the introduction of the crèche, but these, though better than nothing, were wanting in all that Madame Marbeau deemed essential to her charity.

The honor of having successfully introduced the crèche into England belongs to Mrs. Marie Hilton—a member of the Society of Friends.

"I longed," she says, "with an intense longing, to help

and care for these little ones (she is speaking of the children of the extremely poor in the east end of London), but no way opened, and I saw them fade and go out like lamps untimely quenched."

In 1870, Mrs. Hilton visited the crèche in Brussels, which at that time was, and, we believe, still is, one of the most perfect specimens of this kind of institution to be found on the continent. "Until doing so," Mrs. Hilton writes, "I had not fully comprehended the scope of such an institution." And what wonder, considering the self-sufficiency of English Protestantism? The essential features of this Belgian crèche, however, were so thoroughly stamped with the spirit of Catholic charity, and its method so purely philanthropic, so grandly humanitarian, that it at once commended itself to the sound judgment of this Quaker lady, and she determined, on her return to England, to establish, if possible, a similar institution; to open a house and take under daily shelter the helpless children of the very poor; to wash, feed, educate and amuse them during the day, and restore them to their parents when the day's toil was over.

In February, 1871, in a very unfashionable quarter of London, indeed, in the unsavory region of Ratcliff, a house was taken, and the crèche, or babies' home, was started on the model of its Belgian namesake.

It would be both tedious and unnecessary were we to attempt to describe either the pioneer crèche of Madame Marbeau, or the many similar institutions which have since sprung up on the continent of Europe.

It will be sufficient for our purpose to give the leading features of a model crèche, and, as Mrs. Hilton's combines most of the latest improvements of the continental

system, with some that are more especially English, and some that are emphatically her own, we shall keep this institution in more immediate view in explaining the salient points of these baby homes.

As a matter of primary importance, there must be secured a large, airy and sunny house, and this in a neighborhood easy of access to the poor. We will imagine such a dwelling procured. On the ground floor must be the matron's office, where all applicants who would leave their infants must come in the early morning before any further steps can be taken. Here the applicant is met at once by an inexorable rule—the rule of the Charity Organization Society—the rule of strict investigation; no child being taken unless (1) the mother is a married woman, and (2) unless she is unable to be self-supporting apart from such aid. This point satisfactorily settled, the little one is taken to an adjoining room where the doctor (in every case an unpaid officer) forbids the admission of those who are suffering from any skin or any other infectious disease. This ordeal passed (and it is all the work of a few minutes), the mother leaves, and the little one is handed over to the care of a paid nurse. And now begins the real work of the crèche. First, the infant is taken to the lavatory; is stripped of the clothes in which it is brought; then washed and re-dressed in clean clothes belonging to the institution. Before following the little ones through the pleasures of the day, let us see what is done with the discarded clothing. On one side of the hallway adjoining the staircase the wall from the ground to the roof is studded with rows of blue check bags, each bag being numbered, and the children's clothes as they are taken off are severally placed in these bags which are hung on a cer-

tain hook, the number of which it receives on entering the crèche.

In order to have these bags well aired while the children are there, a current of fresh air is kept constantly passing up the side of the wall covered by the bags and allowed to escape through a ventilator in the roof. In this way the clothes in which the children are brought, are rendered pure and sweet, and the child at evening is restored to the parent in a better sanitary condition.

But to return. The bath and change of garments completed, the children are admitted into the crèche proper, which is usually divided off into two departments, one for children of from two to five year's old, the other for infants and the very young. These departments in Mrs. Hilton's crèche we saw in their full glory, and a beautiful sight it was. In the lower nursery, bright, laughing, and often really beautiful faces were lifted up as we entered, as though inviting a kiss. Fifteen or twenty, less shy than the rest, ran forward to see the stranger who was invading their domain. A dozen tiny hands pulled hither and thither, as though claiming especial recognition, and we could not refrain from contrasting this merry scene with the children in a workhouse ward, separated as they are from their mothers day and night, and knowing little, if anything, of the merriment of a joyous childhood.

Running the whole length of the room close to the wall, was a row of swinging cots done up with spotless drapery, and in every way tasteful. Above the head of each cot was the name of a flower painted on an illuminated shield, while the whole interior of the room with its plants, its bright colors, its toys, its picture books and its little swings

gave an air of homelike cheerfulness which must be seen to be appreciated.

When we visited this scene of a woman's love, many of the cots were occupied by those asleep, fatigued with play. And what a sight it was! Here a whole tin army had been swept down by the tiny naked arm of the sleeper. There a half of the animals in the Noah's ark lay prostrate upon the white quilt. Not a single expression of countenance did we see but indicated that the dreamland of these little sleepers was tinged with the bright surroundings of their waking hours.

The upper nursery was to all intents and purposes a repetition of the lower one, except that here the extremely tender age of the inmates cast a more subdued air over the room. There was not so much of the merry boisterousness of childhood; there was more sleepfulness; more quiet nursing; but still all was bright and cheerful, showing that they were provided with all the attention and comforts which their tender years demanded.

One feature, however, of this upper nursery, borrowed from the continental model, was striking. At one end of the room was a *pound*, as it is called, a space some five feet square, enclosed by a low iron screenwork and covered with a soft mattress. Here the baby athletes of the crèche are allowed to roll and expend their superfluous strength without risk of bodily harm.

So far the crèche is nought but a scene of childish enjoyment.

But now we must visit a far different scene. Some of the children who are brought to the crèche are ill but not with any infectious disease. In some cases they might be sent to

the "Hospital for Sick Children" only three streets distant from the crèche. But oftentimes the mother prefers to nurse the sickly child herself and to give it her personal care when the long hours of work are over. And oh, how natural! But what is to become of the little sufferer during the day? Let us return to Mrs. Hilton's crèche. On the upper floor of all is the Infirmary, tended by a head nurse—one who has been trained in hospitals and is competent to the task.

As we stood in that miniature hospital strange thoughts swept through the mind.

In one cot lay a beautiful girl, a very babe, her complexion like wax lighted up from beneath, and her large blue eyes prematurely intelligent gazing wonderingly on all around as one dazed with a strange scene. She was dying of rapid decline.

A tiny boy in the nurse's arms had a pinched, wrinkled and old-looking face, with sunken, glassy eyes like the face of an old man, in the last stages of consumption. His lifeless hair, his little emaciated hands and his withered frame but too plainly indicating that he was soon to pass away.

We saw some half dozen other little patients in this room, and although the room itself was one of the brightest of the establishment, we turned away sick at heart at this awful instance of what sin has wrought in this world of ours, and bent our steps to other and pleasanter scenes.

In all of these institutions there are various supplementary departments. There are rooms fitted up with miniature chairs and miniature tables where the children take their stated meals. There is a room where the little ones who are old enough enjoy the pleasures of a kindergarten. There is a

play-ground where they go by detachments and are taught such games as develop not only the physical but the moral instincts of the child; and what this means any one will understand who has taken the trouble to watch the inane and demoralizing pastimes of the street children in any large city.

Such then briefly told is the crèche.

One objection and one only can be made to this or indeed to any other scheme which is based upon the broad and business-like principles of the Charity Organization Society—viz., its *cost*.

In the crèche at Paris, of which the Curé of the Madeleine is the honorary president, the expense is about fifteen cents per day for each child, or about \$45 per annum.

According to the last report of Mrs. Hilton's crèche the average annual expense per child is about \$40.

How is this to be met? Of course an institution such as this, which is based upon the sound principle of "helping the poor to help themselves," *i. e.*, not pauperizing them, must demand *some* payment, however small, from the parents, and must enforce this punctually as a *sine qua non* of receiving the children.

Is it to be expected then that the poor women who are likely to patronize such an institution can afford to pay from twelve to fifteen cents a day for each child entrusted to the crèche? Is this to be expected of women who work for small wages rather than submit to the degradation of begging?—who prefer to toil rather than let their children grow up to feel no shame in asking doles of money or food or clothing? Surely not. This would be a mere caricature of charity.

The burden of these institutions must be borne by the community, by the benevolent, and it is here that the Charity Organization Society meets every citizen with its sound practical wisdom. It says in effect to the benevolent, we ask you, not to give your money at the door and on the street to those of whose antecedents and circumstances you are ignorant. Do not pauperize our people by paying arrears of rent which would never have been incurred but for your own unwise rent-paying in the past, and by which you have weakened the poor man's ambition. What then? Does the Society encourage selfishness?—encourage the benevolent not “to consider the poor”? Far from it. It simply urges the benevolent to save the money which is now wasted upon the impostor, the idle, the dissolute, the pampered beggar, and to give it to schemes such as the crèche which tend to elevate and ennoble the poor.

Yes, and it says to our citizens at large: Take your choice; give your money to institutions which strike at the very root of beggary and vice and crime, which reach a class that your clergy are powerless to deal with, which elevate the poor; or with an ever-increasing criminal population it will be taken from you in the shape of increased taxation to support your reformatories and your prisons, monuments of neglected duty.

One of the greatest wants of our city to-day is the establishment of a crèche. It is no sentimental want. We know whereof we speak when we say that an institution such as that which we have described, conducted on sound business principles and administered by business men, would be one of the greatest of boons to the city of Buffalo. There is scarcely a week that passes but brings to our notice cases of

distress, arising from the fact that the mother, who is able and willing to work and has work offered, is reduced to begging simply because she has no one to take a loving care of her little ones.

We entreat those who are parents, and who know how deep is a mother's love for her offspring; we entreat those who have a godlike love for the poor, and desire to see them ennobled and not degraded; we entreat those who can feel for the woes and trials of our common humanity, to adopt here, and adopt at once, what has been so eminently successful in France, in Belgium and in England, and so doing the poor will bless you, and even the little ones will rise up to call you blessed.

IV.

THE PROVIDENT DISPENSARY.

What an array of conflicting thoughts arises in the mind with the bare mention of the two words "Hospital" and "Hospitality!" To one who is accustomed only to modern habits of thought it must doubtless sound strange and unnatural to associate together two ideas so apparently incongruous; and we can well imagine such an one asking what there can possibly be in common between a hospital—an asylum for the reception of the sick, with all its ghastly surroundings—and hospitality, with its visions of the home and its warm-hearted entertainment of the guest.

Antagonistic as these words may appear at first sight, they are nevertheless most intimately related; not in etymology only, but in fact—in the things which they signify; and in

the near past the secret link which exists between them, and which the obliterating hand of time has now all but concealed from view, was distinctly perceived and understood.

The early Christian hospital, far from being a lazaret-house containing "numbers of all diseased," was simply the monastic home; the centre of missionary work; the centre of educational work; the centre of all the medical and relief work for miles around. In these early days, however, when companies of pilgrims on foot or on palfrey were constantly passing from one part of the country to another on their way to some famous shrine; or when some regal or knightly party was making a progression through the country, it often happened that the hospital became the hotel (only another form of the word hospital), the place of lodgment, where guests, whether pilgrims or knights, were welcomed and entertained with all the hospitality of the olden hospital.

Indeed, at the present day, many a tourist in Europe, during his ramble among the Swiss Alps, has been similarly entertained by the monks at the hospice or hospital on the great St. Bernard.

Now, whatever departments of charitable work were carried on in these hospices or hospitals, whether it was the education of the young, the care of the aged, the entertaining of guests, or the tending of the sick, it was all in these early days "hospital" work; and so firm a hold did this hospital idea, in its wider sense, take upon the public mind of England, that to this day there still exist a few lingering traces of the ancient uses of the word. The legal designation of the Blue-coat School, for example, is Christ's "Hospital," although there is no hospital in the modern

sense of the word connected with it. The asylum for aged and disabled pensioners is commonly called Chelsea "Hospital," although again it has none of the features of the modern institution. Even houses for the reception of guests, both here and in Europe, are called hotels, *i. e.*, hostels or hospitals, although they are simply wayfaring inns, fitted up at times with all the luxuriousness and barbaric splendor of an Oriental palace.

And thus the only department of the ancient hospital, which at the present day is known to any extent under this olden name, is the Infirmary, or department for the sick, all the other departments having been detached from the hospital proper to start as separate institutions under other names.

These facts have an important bearing upon what we now have to say.

We repeat, then, that the ancient hospital, with its various departments, was a place for the reception and entertainment of *guests*. It is true that a traveller might be ill, and need the quiet and care of the infirmary, but even then the sick man was still a guest, treated in every respect as a guest, though expected upon recovery to make an offering to the hospital which had sheltered him, suitable to his position in life.

This was the good old Catholic way of doing charity. There was nothing pauperizing about it; nothing to kill even a poor man's self-esteem, or destroy his spirit of independence. The church-hospital took care of the rich and poor alike, asking in return only what each could and ought cheerfully to give.

Now let us turn from these church-hospitals to those of the present day.

If we inquire into the history of the eighty-one hospitals of the city of London, it will be found that with one exception, viz., St. Bartholomew's, they are all the offspring of post-reformation times, and what is still more remarkable, that the large majority have been founded during the present century.

This fact is full of significance; for with the passage from the pre-reformation to the post-reformation period, both the character of the institution and, as a result, the meaning of the word "Hospital" underwent a complete change. The hospital was henceforth established upon a totally different principle from those of the olden time. It ceased to be a place of entertainment for guests; its social character was lost sight of; the infirmary was made paramount and the relief of the sick became the one leading feature of the institution.

But this was not the only point of difference. It is with the rise of the modern hospital that we detect the origin of a system which to-day is the fruitful source of the numberless abuses in medical relief injurious not only to the poor of England, but even to the medical profession itself.

The founders of most of these post-reformation hospitals following the example of hospitality set by the more ancient though extinct foundations, offered the benefits of their charity to all the sick poor without distinction; oftentimes, without any restriction whatsoever as to character; invariably without any previous examination of the case, and without so much as asking payment even from those able to give it. This system which copied only one side of the Monastic system, which copied its spirit of large-heartedness, without inheriting its spirit of precaution and practical

wisdom, could not possibly have been void of harm even in the earlier days when the country was thinly settled and the poor were personally known to the clergy; but to adopt such a system in the eighteenth and nineteenth centuries, especially in the large cities with their rapidly-increasing population, was simply suicidal. The natural result of the indiscriminate relief afforded to the sick at such hospitals as St. Bartholomew's, St. Thomas's and Guy's was to invite the sick poor, however trivial their ailments, to seek the gratuitous relief of those wealthy foundations.

And here let us note another stage in the history of the hospital.

The infirmary in the Monastic establishment was simply part and parcel of their hospitality. It existed solely for the "guests" or for the poor of the district who might seek its shelter; and although the science of medicine formed the especial study of one class in the institution, still the study was pursued only to make the infirmary itself as perfect as the circumstances of the case would allow. It was not intended as a school of medicine in the same sense as the Monastery was a school of divinity.

The modern institution, on the other hand, has come to-day to be regarded in all of the large cities of Europe as pre-eminently a school of medicine. It is true that these establishments, like the olden ones, vie with one another to make their internal arrangements as perfect as modern science can render them. At the same time nearly all of the leading general hospitals of London, as a matter of fact, have colleges attached, and although every attention and all the skill of the faculty are bestowed upon the patients, these institutions are nevertheless regarded primarily not so much

as "retreats for sick guests," as well equipped institutions for professional training. To prevent misunderstanding, let us say that to this combination of hospital and college we owe largely the rapid strides which medical science has made during the past one hundred and fifty years. Nevertheless it was a development of the original idea; the founder thought only of establishing a hospital—a place of entertainment for the sick—his successors taking a wider view of the capabilities of such an institution extended its influence as instructor beyond the narrow walls of the building so as to reach the great world without.

Those who do not stop to think that a carefully-guarded principle which is good for one age may be highly detrimental under a totally different state of society, especially if blindly carried out, may perhaps imagine that the charity which threw open the hospitality of the monastery of the middle ages to all guests alike must necessarily hold good with regard to hospital relief in London in the nineteenth century.

Indeed, in England until within the past eight or ten years it was regarded as a species of social heresy so much as to question the wisdom, not to say the *morality* of the system of out-door relief as carried on at the large hospitals and Free dispensaries of London.

Now, living as we do at a time when this old-fashioned out-door system of indiscriminate medical relief is condemned in England by the leading men of the profession, the question arises, how came it to pass that this post-reformation system held its own without challenge for so long a time; and by what steps did healthier ideas finally gain the ascendancy?

We must not forget that London of the 16th and 17th centuries was a vastly different place from London of to-day. The city itself was comparatively in its infancy. Begging and mendicity were held in check by penal laws. The trade-guilds and the laws of apprenticeship were strong; and the working classes were not as yet so thoroughly isolated from the rest of the nation as they are to-day.

In a word, abuses of charity were not so flagrant as they are now, and the hospital, though working on a principle positively dangerous—dangerous to the patient—dangerous to all classes of the community, still for many years continued on in its old course blind to the *moral* evil which was being done and alive only to the physical good which was being effected.

With the rapid growth of the city of London, however, the work of the hospitals became terribly oppressive; the medical staffs had to be increased; students had to be pressed into the service; cases had to be hurriedly examined—hurriedly dismissed; and still in spite of every expedient to reduce the labor the crowd of patients seemed steadily to increase.

Every thing was done, moreover, that a large-hearted though wrong-headed benevolence could devise. Hospitals were multiplied in quick succession. Special Hospitals were started so as to relieve the overcrowded state of the General Hospitals. Free dispensaries were opened in various parts of the city. The laws regulating poor-law medical relief were amended and amplified. But all to no purpose. The number of patients seemed only to increase with the multiplication of agencies for relief. The doctors worked heroically, but were overmatched—were overtaxed

bodily and mentally, and the task of supplying adequate relief seemed hopeless.

Even at the time, it was felt by many a thoughtful physician that the overcrowding of waiting-rooms, the exhaustion of the strength of the patient by delay, and the mutual infection among large numbers of persons brought together into close contact while in a highly susceptible state—evils necessarily attendant upon the indiscriminate and gratuitous offer of medical relief—did more harm than all the prescribed medicines could possibly do good. At the same time, the mockery of a medical examination which usually took place, and the stereotyped prescription which followed in the majority of cases, came to be a standing joke among the students.

To the honor of the medical profession be it said, that the first step in a right direction was taken by the physicians themselves. We must ask you to bear in mind the fact that the Charity Organization Society of London was started in 1869, and we may remind you that among its most active members were some of the leading physicians of England. These gentlemen had come to the conclusion that a dispensary or hospital, conducted on the traditional system of indiscriminate gratuitous relief, could only become to hundreds of thousands of honest people a vast *school of pauperism*—demoralizing the honest poor, educating them in improvident and mendicant habits, and teaching them in one most vital department of life to be thriftless and dependent.

Moreover it was evident to any one, that such a system as that in vogue was plainly unjust to the medical profession—that it deprived of their rightful remuneration a class of men who are proverbially unselfish and generous to the sick

poor, and although such a plea would never have been put forward by the younger physicians themselves—by the men who did the hard work—yet it was boldly and considerately stated by those of the profession like Sir William Jenner, whose position placed them beyond the suspicion of sordid motives.

Now, what was the result of all this quiet thought and calm discussion which silently spread throughout the thinking classes of the country? Simply this; that a return to the old Catholic idea which had been ignored by post-reformation founders was highly desirable, viz., that every patient should be required to “pay” according to his ability—to pay, however small a sum, in return for what he received.

The first combined effort to remedy abuses in this direction was made in 1870, when, at a meeting presided over by the late Sir William Ferguson, a name well known even here, and at which one hundred and fifty-six of the medical profession were present, the following resolutions were passed:

1st. “That this meeting is of opinion that there exists a great and increasing abuse of outdoor relief at the various hospitals and dispensaries of the metropolis, which urgently requires a remedy.”

2d. “That in the opinion of this meeting, the evils inseparable from the system of gratuitous medical relief administered at the out-patient department of hospitals and in free dispensaries, can be in a great measure met by the establishment on a large scale of Provident Dispensaries not only in the metropolis but throughout the kingdom.”

In 1871, the council of the Charity Organization Society

appointed a committee to act as their advisers on this subject of medical relief—a committee composed of some of the very ablest medical men in England. The conclusions at which these gentlemen arrived are remarkably instructive. They state that of the hundreds of thousands (nearly a million) who frequent the Free Dispensaries and the outdoor department of hospitals in London, *only a very small proportion are unable to pay anything*—this was said after a very carefully-conducted test—and they suggest that those who can pay should be required to pay, while those who are unable to pay should be sent to the medical branch of poor-law relief established to meet this very class of cases.

They moreover stated as their opinion that “*no one class of charities is doing so much to pauperize the population, to undermine their independence and self-respect, and to discourage habits of providence as the medical charities.*” This, mark you, from medical men.

As a remedy for these abuses, the committee suggested the establishment of the Provident Dispensary. It offers, say the committee, good medical attendance and medicine at a price which even the day laborer can afford to pay; it receives all comers, men, women and children who are not earning more than a fixed sum per week, while its moral effect is excellent, since it tends to encourage habits of forethought and self-reliance. And they conclude with the suggestion that, until the Provident Dispensary be established, all applicants for treatment, whether at the dispensary or at the hospital (except cases of emergency), be investigated by the district agents of the Charity Organization Society.

One additional point and we shall pass from this part of the subject :

At a conference convened by the Charity Organization Society six years later in 1877, presided over by Dr. Acland, Regius Professor of Medicine at Oxford, and President of the Medical Council of Great Britain, Sir William Gull moved :

“ That the improvement of the people of London in health and habits of thrift and independence demands that while on the one hand out-patient departments should be regulated so as to secure the prompt treatment of cases requiring the special resources of a hospital, on the other, free dispensaries should be converted into provident dispensaries and new provident dispensaries should be established in proportion to the wants of the population.”

This was unanimously carried, and with the hearty support of such men as Sir Rutherford Alcock, Sir Douglas Forsyth, Mr. Erichson, Mr. Timothy Holmes and over sixty others eminent in the profession.

It is needless to trace, through all of its stages, a question which is now practically decided, and that in the most representative city of the world, and by men of largest professional experience. All over England the free dispensary is slowly but surely giving place to the provident dispensary, and the hospitals are in very many instances establishing affiliated provident dispensaries to serve as investigating-rooms where patients may be classified and dealt with accordingly.

What then is a Provident Dispensary—the institution so strongly endorsed by the greatest living medical authorities in England as the only way of checking abuse in medical relief? In other words, how does it differ from a Free Dispensary?

The object of both is of course to afford medical and surgical relief to those who are unable to pay a physician's fees.

In the Free Dispensary, however, the burden of the institution is borne by two classes, viz.: (1) the doctors who receive no remuneration for their attendance and services, and (2) the public who have either directly or indirectly to pay for medicines and all incidental expenses. Under this system the patients—those who receive the benefit—pay no part whatever of the expense; nor is it known in the majority of cases whether the applicant for relief is really poor or *de facto* an impostor. The Free Dispensary has no machinery at its command for the sifting of cases or for the verification of statements, nor has it any means of protecting from waste the funds placed in its hands. It stands on the same level of unwisdom in charity as the average soup-kitchen or any of the other demoralizing inventions of modern times which pass under the holy name of charity.

The Provident Dispensary on the contrary is based upon the principle of helping those only who are willing to help themselves. But how is this done?

When application is made for membership at the office of the Provident Dispensary the case is investigated so far, and so far only, as to show whether the applicant is entitled to become a member, *i. e.* whether he is so poor that although he can pay *something* he cannot afford the usual fees charged by the practitioner to the well-to-do working classes. If he is able to pay these fees the application is at once dismissed. If on the other hand it is found that the applicant comes within the scheme of the Dispensary he is required to pay a stated sum—a sum within his means—to pay it in advance and to

pay it punctually week by week in sickness and in health the year round. He thus becomes entitled in case of sickness to medical attendance and medicines either at the Dispensary or, if need be, at his own home, and he also has the privilege of selecting his own medical attendant from the whole medical staff of the Dispensary. It is thus no longer a "school of pauperism," but a "school of thrift." Nor is the poor man's self-esteem destroyed since he pays for what he receives and has a right to it.

It is scarcely possible to overrate the advantages of such an institution to all classes of the community. It is a blessing to the honest, struggling poor, for it relieves them, when they or their families are ill, of that terrible incubus, a doctor's bill, the very thought of which often retards recovery.

It is a relief to the taxpayers, for it cuts off, on the one hand, from the receipt of gratuitous dispensary relief those who can pay if they will; while, on the other hand, it reduces to a minimum the number of those who are entitled to poor-law medical relief by confining it to those who are too poor to pay anything whatsoever—a very small class—but the only class entitled to gratuitous relief.

Moreover it is of benefit from a pecuniary point of view to the profession. It in no way interferes with the honorarium of the physician, except that if successful it increases his income. It takes no patients who are able to pay from his books. It simply strives, by obliging each man to pay what each is able to pay, to relieve the doctor of a great deal of gratuitous labor. It tries to reach a class of people who to-day are a dead-weight upon the profession making their bodily ailments a plea for gratuitous relief.

Moreover, in London the Provident Dispensary has been found to meet other and important wants.

It has relieved the out-patient department of the hospital of trivial cases; it has supplied the students with domiciliary experience which can never be acquired in the hospital, and it has brought the "homes" of the poor under the more immediate supervision of those whose profession it is to spread a knowledge of the importance of obeying sanitary laws.

Now in England where these Provident Dispensaries have been in operation for some years past, what has been the result financially and practically? Have they accomplished all that the advocates of the system claimed for them?

We must be content with one or two examples. During the year 1876 the members of the Provident Dispensary at Northampton entitled to attendance were about one-third of the population—about 18,000. The payments made by them amounted to \$11,000; the amount paid to the three medical officers for the year was \$8,500.

At the Derby Provident Dispensary there were 5,600 members who paid \$5,000, and of this \$2,500 was voted to the medical officers. In Manchester with 13,700 members the payments amounted to \$14,500 and \$7,500 were paid to the doctors.

To show that even the very poor can be brought to see the advantage to themselves of paying for medical relief as for any other necessary of life, we have only to take the case of St. George's Provident Dispensary in London. This had been a Free Dispensary and when placed on the Provident principle a guarantee fund was subscribed to meet the cases of persons who, although not entitled to poor-law relief, might be unable to make the payments required at the Dispensary. *Of this fund no use whatever has been made.* The class

intended to be benefited by it had no existence except in the imagination of the benevolent persons who started the fund.

It must be acknowledged that in a country like England with its church traditions, its hospital traditions, and its professional traditions; where prejudice is strong and deep-rooted and where precedent is all-powerful, so radical a change as that which is now being carried out must necessarily be slow and effected with difficulty. Yes, the abuses are of long standing and have been neglected and their cure cannot be effected in a moment.

But is this the case in our own country—in our own city? Here in the city of Buffalo one source of abuse as yet has no existence. At none of the hospitals of the city nor even at the Medical College has there been established as yet any out-patient department. Nor is it probable that either of the General Hospitals will attempt out-door relief, at any rate for many years to come. So far then as these institutions are concerned the field is clear. We can, if we choose, start from the advanced point which has been reached in England only after a desperate battle and by the combined efforts of the strong men of the profession.

With regard to Free Dispensaries, however, we stand to-day where the city of London did ten years ago.

Now, in the few cases in which the Provident Dispensary has failed on the other side of the Atlantic, what has been the cause of failure? This, and this alone; that the pauperized poor will not pay so long as they can obtain medical relief gratis. It is an illustration of the saying of a witty archbishop, "If you pay a man to work, he'll work; if you pay him to beg, he'll beg." In districts where short-sighted men

held doggedly to the Free General Dispensary system in spite of the unanswerable arguments against it—where the rivalries or the ambitions of members of the profession kept numberless special dispensaries alive, thus placing a premium on improvidence and encouraging the poor to be thriftless, what could be expected but the desertion of the Provident Dispensary and its ultimate failure?

Now here is our danger. Even if it should be deemed advisable to start the Provident system in our city, little indeed can be effected unless the medical men themselves are convinced that the "Free" system is a positive curse to the poor.

To the medical profession, however, we look not for opposition, but hearty support. "That which I admire in the medical man," writes the Rev. F. D. Maurice, "is this: though he is continually looking upon disease, *he believes in health*. He never for a moment allows himself to regard disease as the natural condition of man. * * *

He never fancies that he is to enter into terms with it—to acknowledge its supremacy. He has to fight with it, and if he falls a dozen times he has to rise up and begin the fight again."

Yes, and surely we are expressing the principle of every honest doctor's life when we say that he views health as man's normal condition. Here is our hope for the future. Are the physicians of our city willing to promote the physical health of our people at the expense of their moral health? This we cannot think. The Provident principle is the only one which is wise and loving at the same time—the only one by which we can minister to the bodily suffering of the poor without fear of demoralizing and pauperizing them. We

therefore, call upon the physicians of the city at large, and more especially upon those who are now connected with Free Dispensaries or Free Infirmaries, to join in the establishment of a uniform provident system throughout the city. It is not a favor which the Charity Organization Society asks, but the fulfilment of a sacred duty which we owe to the poor and to society.

V:

WOMAN'S WORK.

Some short time ago, it became known to the people of England through the kindly intervention of Lord Beaconsfield that there was living in a wretched tenement in London an aged lady, a Viscountess, one of the peerage of Great Britain, who for years past had been earning a bare subsistence by making shirts for four cents each; but who, through the infirmities of an advanced age, was unable any longer to make even this starving pittance.

No sooner had the bare fact become known that a woman of gentle birth and education had been bearing heroically and in silence for long years so deplorable a condition, than the public press, secular and religious, seized eagerly upon the story of her life; every incident that could heighten the coloring of the picture was brought to light, even the tenement in which she lived with its scanty surroundings was paraded before the public eye, and not until long after the suffering had been finally and adequately relieved by the benevolent was the tale of woe allowed to drop into oblivion.

As deep an interest as that manifested in the most minute

particulars of this remarkable case of actual life is often shown even in the ideal woes of the world of fiction. How often is it that a romance powerfully written, and which takes the reader into scenes of misery and suffering and poverty, awakens emotions which the passing sight of real poverty is powerless to arouse, exciting an interest in the fortunes of some poor, struggling, imaginary creature which is seldom brought out in the same degree by the casual recital of real misfortune. How often will a novel, a drama, a graphic description of fictitious wretchedness, even draw tears from those whose lives are spent in a continuous round of social pleasure, and whose whole interest in life lies in the narrow circle in which they move.

If we were to stop to reflect upon such a phenomenon as this and ask ourselves how it is that the strongly drawn picture, whether of real or fictitious distress, makes so deep an impression upon the mind, we should very likely come face to face with a most important truth. We should, perhaps, find that one of the chief charms of such reading is, that it takes us into unfamiliar regions; that it leads us into scenes totally unlike our ordinary surroundings; that it brings us in contact with people whose habits of thought and mode of life are strange to us; in other words, that it takes us out of our own sphere and places us in a position from which the world and life look altogether different.

Yes, and if we were to supplement our reflection by inquiry, we should very probably find that the scenes and the characters of romance which interest us so deeply, are not, after all, the mere creation of the writer's own mind, but the reflection of a state of things actually existent in our world; that if we would but give ourselves the trouble, we might

easily find the original of Dickens' "Little Joe," or of Hood's heroine of the "Song of a Shirt" in our own streets, in our own city; perchance very near our own doors.

It might be possible, moreover, without any great difficulty, to find men and women (not many, it is true) whose hearts have outgrown the narrow circle of their own immediate position in life, who are continually coming across just such instances of suffering as that of the aged shirt-maker, or of the fictitious character in the romance—people in humble station, whose lives are as full of heroic suffering or as full of degradation and villainy as the characters of fiction—people who have as noble impulses as the noblest of the land, and as great and terrible temptations to evil.

In plain language, there is in every city outside of the small circle of wealth or competence, a vast outlying region of poverty, of which the rich, as a rule, know next to nothing, unless it be through sensational articles in the papers or through highly-wrought works of fiction. Even the little that the so-called benevolent learn of the poor when they come to the back door of their mansions or their homes to *beg*, is oftener a tissue of falsehood than a true story—a tale ingeniously devised by the parents and even taught to the children for the express purpose of exciting pity—a worthy return indeed for gifts which only degrade the recipient.

Here, then, we are confronted by a terrible truth; that in spite of the teachings of Christianity about love for one's "neighbor," there nevertheless exists between the extremes of society, between the rich and the very poor a wide chasm, the rich knowing little indeed of the poor, except as beggars, still oftener as impostors; the poor knowing little of the rich except as simple-hearted people who out of their abundance

relieve them of the consequences of their own improvidence and thriftlessness.

This may seem at first sight a sweeping statement, yet it is made deliberately, and after many years of experience in such matters. If any proof of this statement were needed, one has only to cross-examine any of the kind-hearted women who belong to the well-to-do classes—to society as it is called—and having gained all the information in her possession respecting a given case, subject it to a thorough investigation to be convinced how little the rich really know about the poor.

Now, how is it possible that there can be any real sympathy, any real bond of union, between rich and poor as long as the one is constantly haunted by the fear of deception, and the other is constantly devising new schemes of deceit? Or further, how is it possible to avoid such a state of things as this as long as the intercourse between rich and poor is of so superficial, so slight, so detrimental a character as it is at present.

It would be too long a story to trace the rise of such a condition of affairs as this isolation of the city poor; a state of things disgraceful to our Christianity, disgraceful to our civilization, disgraceful to our common humanity. Let the cause be what it may it is a fact that in every large city to-day there is little if any of that intimate, personal, friendly intercourse between rich and poor which is characteristic of country life, and which alone can break down the barrier and make Christian love a reality.

How, then, is this bright dream of a re-union between the classes to be accomplished—to become a matter of fact? In answering this question we must bear distinctly in mind

that the problem involves two important and vital points, which, though distinct and independent in themselves, are nevertheless intimately connected:

1. How are we to teach the poor to be truthful in their statements, and the rich to be wise in their benevolence? and

2. How are we to induce the rich to do their duty towards the poor and the poor to do their duty towards the rich?

Upon wise answers to these two questions, wisely carried out, will depend (under God) the whole future of our city and of our country.

We do not hesitate to say that the answer which the Charity Organization Society gives to each of these questions is the only one which, under existing circumstances, can possibly be given.

So far as the untruthfulness of the poor is concerned it is a notorious fact that we, the clergy and laity of all creeds and denominations, have practically *taught* the poor to be untruthful, till the fact has become crystallized into a beggar's proverb, "pitiful tales, plentiful pennies." Out of all the cases which have come under our own observation during the past three years, not a single one, when thoroughly sifted, has been found to tally with the representations made. And this is no exceptional case. Indeed it is the experience of all who have ever had much to do with the poor, *i. e.*, as applicants for charity, that their statements as a rule are utterly untrustworthy. And is it any wonder that it should be so? Is it not a fact that in the past and even at the present day the more pitiful the story and the more tearful the recital the greater chance does the applicant stand, especially if a woman, of getting assistance? And what can we expect

from the poor in answer to our questions but a germ of truth smothered in romance past recognition if this is the bait which takes best with the public and produces the largest results?

Or take the other side of the picture. If the poor are untruthful to the rich, are not the rich positively cruel to the poor in the unkindness of their charities? Is it not strange that thoughtful men cannot be brought to see that begging is, in its very nature, degrading? that to encourage begging by profuse alms-giving is to help to degrade our people? Does not the natural instinct of any one who is worthy of the name of *man* revolt from the idea of soliciting alms? Would the rich like to have their children brought up to all the mean tricks and dishonest shifts of beggary? To say that their children are beyond the necessity of resorting to such a mode of subsistence is irrelevant. Beggars are men—men whom we have degraded either deliberately by our unwise alms-giving or virtually by our failure to teach them as we would our own children that to beg is a disgrace. It has been said that begging is a necessity if a man is destitute. On the contrary, begging is no more a *necessity* of the destitute than it is of the rich. In the city of Elberfeld there are no beggars even though extreme poverty exists. Poverty and begging have no necessary connection the one with the other; and rest assured that not until this weighty truth which the Charity Organization Society is striving to enforce finds a lodgment in the minds of our more fortunate citizens will the poor receive so much as justice at our hands.

Now, the Charity Organization Society, recognizing the fact that the poor have been encouraged in untruthfulness, recommends as the surest way of effecting a cure to give

them to understand that their statements will invariably be submitted to strict investigation before any adequate relief will be given by the community; and it holds that by thus removing the incentive to untruthfulness, and by this means alone, can we ever reclaim them.

At the same time it entreats the benevolent not only to withhold their charity pending investigation but to try in every case to wean the poor from habits of dependence by pointing out in a kindly spirit the disgrace which it entails.

And here it may be well to meet an objection which has been made to the Society even by some of its well-wishers.

It has been said, and in all kindness, would not the Society be far more useful if it undertook not only to investigate cases, but to give relief?—if it were to act as the medium of relief between the benevolent and the poor?

Those who offer such a suggestion miss the deep meaning of the Society's work. The leading idea of the Society is to help the poor *ultimately to do without help*. In the case of those who are already pauperized it is the aim of the Society to induce them to rely more upon themselves and less upon others—to lead them gradually on by encouraging habits of thrift and by the establishment of provident institutions to forgo the weekly or monthly grant of poor-law relief; and as their condition improves and their views become healthier to induce them to forego even private assistance, so that they may be reclaimed from pauperism and be placed on a footing of self-dependence. The aim of the Society, we repeat, is not only *not* to give relief but to foster that spirit of independence which will, in the end, make relief unnecessary in the vast majority of cases.

But more than this. The Society would regard it as positively ruinous to the best interest of the community were it to offer to act as almoner for our citizens. It holds that already there is by far too much charity done by proxy, through the clergy, through relief societies and through guilds; that for the Society to undertake to stand between the giver and receiver of charity would be one of the greatest calamities that could befall our people. Not only would it put an end to the little intercourse which now exists between rich and poor, but it would become the very means of widening the chasm. It would stand as an impassable barrier between the classes and help on the very catastrophe which it is its object and aim to avert.

This leads us to a very important part of our subject.

If there is one danger greater than another in the establishment of a uniform system of charitable work, it is lest the Society, with its strict, undeviating method, come to be regarded as taking the place of *personal* interest and *personal* labor in the well-being of the poor.

The Charity Organization Society distinctly disavows all interference in the work which individuals can perform by themselves and which it is their duty to perform. It offers its assistance in such work only as the individual is unable to do thoroughly and well, as, *e. g.*, the organizing of the charity work of the city, the sifting of statements and the impartial decision of cases. It holds as an axiom that if ever the chasm which now separates the poor from the rich is to be closed up; if friendly intercourse is ever to be brought about; if sympathy and attachment and mutual trust are ever to be developed, these grand results can be attained not by the mechanical movement of a society, but

by the loving influence of the individual heart gradually wearing away the accumulated unconcern of the poor towards the rich and the rich towards the poor caused by years of neglect and separation.

Think not for a moment that alms-giving, however lavish and extravagant, will ever produce one healthy attachment or cement one true friendship between rich and poor. The poor will take your gifts and laugh at your credulity. What they need is not so much material help as honest *friendship*—not so much the dole of money or clothing, still less the gift of a tract, as the warm heart which can enter into their struggles and their trials, and the brave heart which can bring them courage and fortitude to stand up and battle in the struggle of life.

We have spoken of the city of Elberfeld as a remarkable example of what may be accomplished in the repression of pauperism and the utter extinction of begging, by wise action on the part of the citizens themselves. The success of this experiment (and it is now a well-established fact) is due to the principle which we are now advocating, viz.: The *personal* intercourse of the wealthier citizens with the poor *at their homes*; in other words, the bringing together of the extremes of society in a spirit of honest friendship and not merely from a feeling of pity.

Under the system adopted at Elberfeld the poor are divided into groups, each group consisting of a few families and each cluster of families is committed to the care of an intelligent visitor, a volunteer, who spends a part of his or her leisure time in going in and out among them as a friend, learning their individual trials, keeping alive their self-respect, fostering hope, repressing any tendency to a spirit

of dependence, and forming a powerful check on imposture. And mark the result of this system. If the poor really need assistance, who knows so well as this friend what to give, what to withhold? Who knows so well each crisis as it arrives in the history of the poor family, when charity can be wisely given? Who knows so well what the home needs to make it bright and cheerful? What the children need to make childhood happy? And so it has come to pass that in the city of Elberfeld there is no necessity for begging; the poor are taken care of at their homes, and pauperism itself has been reduced within remarkably narrow limits.

Wherever this system of bringing the classes together *on the basis of simple friendship* has been judiciously carried out the result is the same.

Miss Octavia Hill and her band of heroic workers in Barrett's Court and elsewhere can testify to this. "Several things appear to me to be evident," writes Miss Hill, "(1) that if the poor are to be raised to a permanently better condition they must be dealt with as individuals and by individuals; (2) that for this hundreds of workers are necessary, and (3) that this multitude of helpers is to be found amongst volunteers whose aid, as we arrange things at present, is, to a great extent, lost."

Let it be remembered that the conclusions at which this lady has arrived are not simply theoretical, but the result of years of intimate intercourse with the poor.

"I hope," she writes, "for a return to the old fellowship between rich and poor, to a solemn sense of relationship, to quiet life side by side, to men and women coming out from bright, good, simple homes to see, teach and learn from the poor." She points out that it is the families, the homes of the poor,

that need to be influenced, that we ought to think of the poor as husbands, wives, sons and daughters, members of households as we are ourselves instead of contemplating them as a class different from ourselves. "Our ideal," she says, "must be to promote the happy natural intercourse of *neighbors*. We must know the poor—we must enter into their lives and their thoughts, and let them enter into some of our brightness, so as to make their lives a little fuller, a little gladder."

Referring to the idea which some people have that their duty to the poor is fully discharged if only they are lavish in their charity, she writes: "Remember though you may send your money, and send it to those who use it wisely, the gift is a very poor one compared with that of *yourselves*. It is *you* who are wanted there, your love, your knowledge, your sympathy * * * if you saw you could not leave things as they are."

And she continues: "I have sometimes been asked by rich acquaintances, when I have said this, whether I do not remember the words, 'never turn your face from any poor man.' Oh, my friends, what a strange perversion of words this seems to me. I may deserve reproach; I may have forgotten many a poor man, and done as careless a thing as any one, but I cannot help thinking that to give *one's self* rather than one's *money* to the poor is not exactly turning one's face from him. If I, caring for him and striving for him, do, in my inmost heart, believe that my money, spent in providing what he might by effort provide for himself, is harmful to him, surely he and I may be friends all the same. Surely I am bound to give him only what I believe to be best. He

may not always understand it at the moment, but he will feel it in God's own good time."

Although Mrs. Hilton's work at the Ratcliff *Crèche* has been in a very different field from Miss Hill's work, still the Quaker lady's experience tallies in a most marked manner with that which we have just adduced.

Not only does she come into personal contact with the mothers when the children are brought to or taken from the *Crèche* (though many a life-long intimacy is thus formed), but when the children are ill and cannot be taken to the cradle, Mrs. Hilton and the nurses visit the poor home, so as to make sure that the ignorance or destitution of the parents shall not impede the recovery of the little one. And what think you is the result of such loving ministrations? Only what might naturally be expected; the development of all that is noble in our humanity, gratitude and love and mutual good-will. Yes, we may take it as an axiom of our lives, that if we find untruthfulness and ingratitude and deceit as the fruit of our gifts to the poor, it is a sure evidence that our charity is of the wrong kind, and is demoralizing the poor. But if, withholding gifts which only pauperize, we cultivate their *friendship*, treating them with the same courtesy and consideration and delicacy that we show to our peers in society, they will appreciate it, and unless a false charity has already killed the finer instincts of their nature, they will be as true and as responsive and as loving as the noblest of our kind.

The Charity Organization Society in this city has started on its work. It is striving by every means in its power to check untruthfulness and imposition on the part of the poor, and unwise and demoralizing alms-giving on the part of the

rich. And even this is difficult enough—difficult from the harm which has already been wrought by unwise charity—difficult from the tenacity with which our citizens hold to long-established habits of alms-giving, which have been proved to demonstration to be degrading.

This brings us to another phase of the Society's work and we ask your active co-operation. In order, however, to make our meaning perfectly clear we ask you to visit in thought any one of our District offices, on Tuesday or Friday evening, when the gentlemen composing the committee meet together after a day of business care and toil to decide what it is kindest and wisest to do in the various cases brought before them. Now, if you were to listen attentively to all the facts and statements as they are submitted by one of the secretaries, you would very soon come to the conclusion that although the committee was checking a great deal of fraud by its thorough system of investigation; although it was stopping a great deal of waste to the Alms Fund of the city, and although it was doing a vast deal of practical good by procuring the necessary assistance in cases of honest destitution, still the committee did not and could not, unaided, reach the *root* of the trouble.

Now why is this? Simply because nine-tenths of the destitution and suffering of the poor has its origin in the *home*—in the ignorance and improvidence of the poor themselves. The Society may establish its provident institutions for the poor, its Penny banks; its Provident dispensaries, its Crèches. It may strive to elevate the tastes of the poor by planning entertainments of a simple yet refining character. It may try to prevent the public demoralization of the young who hang around the theatres and saloons and music halls of the

city. Committees may meet and discuss, and decide, but unless the homes of the poor are reached no permanent good can ever be effected.

Only one thing is wanting now (if our committees discharge their duties conscientiously and wisely) to make our work a grand success, and that is *hundreds of visitors* from the educated and well-to-do classes, especially the *women* of our city, who, as mothers and daughters, coming from bright and happy homes—homes adorned by virtue and radiant with love, can impart to the cheerless tenement or the wretched hovel, a little of their own happiness.

Those who have never given any earnest thought to the subject can scarcely appreciate the lasting good that might be accomplished if every woman of education and household experience would devote a small part of her spare time (it is all we ask) to the cultivation of the friendship of one poor family—to the bridging of the chasm between rich and poor. Mark you, the society does not ask its visitors personally to give relief; this it discountenances *in toto*. Nor does it ask them to minister to spiritual wants, this it positively forbids. It is equally opposed to the gift of a coal-ticket and the gift of a tract. What it asks of the visitor is to treat the poor in all of her intercourse with the same delicacy of feeling and kind consideration which she would wish to have shown to herself.

This may sound strangely Utopian in the ears of modern Protestantism, but rest assured it is the view which He takes who is no respecter of persons.

And what would be the natural result of such a system thoroughly organized and put into active operation?

Once let the visitor become the acknowledged friend of

a poor family (not the doler out of charity), she would be a power in that home. In a very short time the house would be clean and kept clean for her reception. Her advice would be sought voluntarily upon matters of household economy. Her suggestion would be taken as to the advantages of the Provident dispensary or other schemes of saving. If a crisis should arrive in the family when a son is to leave home or a daughter to go out to service she would be looked to for advice and kindly suggestion. In a word, all avoidable pauperism would soon be a thing of the past, and an age of good will would be ushered in when the poor would regard the rich as their natural friends and not as now fair objects for their deceit and imposition.

We appeal, therefore, to the educated and well-to-do women of our city (for it is pre-eminently a woman's work) to lend their powerful aid in thus bridging the chasm between the rich and the poor, and making the city of Buffalo in this respect, as in so many others, an example of true charity to the cities of America.

Published with the approval of the Council of the Charity
Organization Society of Buffalo, N. Y.:

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